

Generate Collection

Print

## Search Results - Record(s) 1 through 10 of 10 returned.

☐ 1. Document ID: US 6106020 A

L1: Entry 1 of 10

File: USPT

Aug 22, 2000

US-PAT-NO: 6106020

DOCUMENT-IDENTIFIER: US 6106020 A

TITLE: Fraud prevention method and system

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC
Draw Desc	Image										

☐ 2. Document ID: US 6097834 A

L1: Entry 2 of 10

File: USPT

Aug 1, 2000

US-PAT-NO: 6097834

DOCUMENT-IDENTIFIER: US 6097834 A

TITLE: Financial transaction processing systems and methods

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC
Draw Desc	Image										

☐ 3. Document ID: US 6030000 A

L1: Entry 3 of 10

File: USPT

Feb 29, 2000

US-PAT-NO: 6030000

DOCUMENT-IDENTIFIER: US 6030000 A

TITLE: Negotiable document having enhanced security for deterring fraud by use of a thermochromatic fingerprint image

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC
Draw Desc	Image										

☐ 4. Document ID: US 5893080 A

L1: Entry 4 of 10

File: USPT

Apr 6, 1999

US-PAT-NO: 5893080

DOCUMENT-IDENTIFIER: US 5893080 A

TITLE: Disbursement system and method

21

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWC
Draw Desc	Image										

☐ 5. Document ID: US 5699528 A

L1: Entry 5 of 10

File: USPT

Dec 16, 1997

US-PAT-NO: 5699528

DOCUMENT-IDENTIFIER: US 5699528 A

TITLE: System and method for bill delivery and payment over a communications network

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWC
Draw Desc	Image										

☐ 6. Document ID: US 5622388 A

L1: Entry 6 of 10

File: USPT

Apr 22, 1997

US-PAT-NO: 5622388

DOCUMENT-IDENTIFIER: US 5622388 A

TITLE: Postcard rank check

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWC
Draw Desc	Image										

☐ 7. Document ID: US 5491325 A

L1: Entry 7 of 10

File: USPT

Feb 13, 1996

US-PAT-NO: 5491325

DOCUMENT-IDENTIFIER: US 5491325 A

TITLE: Method and system for payment and payment verification

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KWC
Draw Desc	Image									

☐ 8. Document ID: US 4722554 A

L1: Entry 8 of 10

File: USPT

Feb 2, 1988

US-PAT-NO: 4722554

DOCUMENT-IDENTIFIER: US 4722554 A

TITLE: Alternative-value paper refund form

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KWC
Draw Desc	Image									

☐ 9. Document ID: US 3833395 A

L1: Entry 9 of 10

File: USPT

Sep 3, 1974

US-PAT-NO: 3833395

DOCUMENT-IDENTIFIER: US 3833395 A

TITLE: CONTINUOUS FORM COMPUTER PRINT-OUT DOCUMENT PROTECTION SYSTEM

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KWIC
Draw Desc	Image									

☐ 10. Document ID: EP 481135 A1

L1: Entry 10 of 10

File: EPAB

Apr 22, 1992

PUB-NO: EP000481135A1

DOCUMENT-IDENTIFIER: EP 481135 A1

TITLE: Financial data processing system using payment coupons.

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	KWIC
Draw Desc	Image									

Generate Collection

Print

Terms	Documents
((print\$ with pay\$) same (image\$ or graphic\$) same negotia\$) and @pd<=20001215	10

Display Format:

-

Change Format

[Previous Page](#)

[Next Page](#)



Generate Collection

Print

L1: Entry 4 of 10

File: USPT

Apr 6, 1999

US-PAT-NO: 5893080

DOCUMENT-IDENTIFIER: US 5893080 A

TITLE: Disbursement system and method

DATE-ISSUED: April 6, 1999

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
McGurl; Daniel M.	York	ME		
O'Toole; Margaret	North Berwick	ME		
Herman; Helmar	Lee	NH		
Loomis; James L.	Durham	NH		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Bottomline Technologies, Inc.	Portsmouth	NH			02

APPL-NO: 08/ 506579 [PALM]

DATE FILED: July 25, 1995

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 705/40; 235/379, 340/825.3, 340/825.35, 705/35, 705/39

US-CL-CURRENT: 705/40; 235/379, 340/5.41, 705/35, 705/39

FIELD-OF-SEARCH: 395/230, 395/233, 395/234, 395/240, 705/30, 705/34, 705/33, 705/40, 705/410, 705/1, 705/35, 705/39, 221/9, 235/375, 235/379, 235/381, 340/825.3, 340/825.35

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	4385285	May 1983	Horst et al.	382/119
<input type="checkbox"/>	4484307	November 1984	Quatse et al.	705/410
<input type="checkbox"/>	5121945	June 1992	Thomson et al.	283/58
<input type="checkbox"/>	5193055	March 1993	Brown et al.	705/33
<input type="checkbox"/>	5283829	February 1994	Anderson	380/24
<input type="checkbox"/>	5383113	January 1995	Kight et al.	395/240
<input type="checkbox"/>	5394469	February 1995	Nagel et al.	380/4
<input type="checkbox"/>	5465206	November 1995	Hilt et al.	395/240
<input type="checkbox"/>	5504677	April 1996	Pollin	705/45
<input type="checkbox"/>	5570465	October 1996	Tsakanikas	395/114
<input type="checkbox"/>	5727249	March 1998	Pollin	705/40
<input type="checkbox"/>	5745886	April 1998	Rosen	705/39
<input type="checkbox"/>	5793028	August 1998	Wagener et al.	235/380
<input type="checkbox"/>	5799087	August 1998	Rosen	380/24

ART-UNIT: 271

PRIMARY-EXAMINER: Cosimano; Edward R.

ABSTRACT:

A computerized payment disbursement system and method are provided. One embodiment of the method of the present invention includes storing in a computer database user-defined payment disbursement criteria associated with a plurality of types of disbursement transactions. At least one payment disbursement request corresponding to one of the plurality of types is received. At least one payment disbursement is generated based upon the criteria and the request by automatically determining which of the plurality of types corresponds to the request and automatically selecting from the storage means the disbursement criteria associated with that disbursement type.

25 Claims, 2 Drawing figures



Generate Collection

Print

L1: Entry 5 of 10

File: USPT

Dec 16, 1997

US-PAT-NO: 5699528

DOCUMENT-IDENTIFIER: US 5699528 A

TITLE: System and method for bill delivery and payment over a communications network

DATE-ISSUED: December 16, 1997

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Hogan; Edward J.	Bayside	NY		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
MasterCard International, Inc.	Purchase	NY			02

APPL-NO: 08/ 550822 [PALM]

DATE FILED: October 31, 1995

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 395/240

US-CL-CURRENT: 705/40

FIELD-OF-SEARCH: 395/226, 395/227, 395/239, 395/240, 395/242, 395/244, 380/24, 380/30

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISS DATE	PATENTEE-NAM	US-CL
<input type="checkbox"/>	4799156	January 1989	Shavit et al.	
<input type="checkbox"/>	4823264	April 1989	Deming	395/239
<input type="checkbox"/>	5220501	June 1993	Lawlor et al.	
<input type="checkbox"/>	5265033	November 1993	Vajk et al.	
<input type="checkbox"/>	5383113	January 1995	Kight et al.	395/240
<input type="checkbox"/>	5420405	May 1995	Chasek	
<input type="checkbox"/>	5465206	November 1995	Hilt et al.	
<input type="checkbox"/>	5473143	December 1995	Vajk et al.	
<input type="checkbox"/>	5483445	January 1996	Pickering	
<input type="checkbox"/>	5532920	July 1996	Hartrick et al.	
<input type="checkbox"/>	5557518	September 1996	Rosen	395/244
<input type="checkbox"/>	5570465	October 1996	Tsakanikas	395/114
<input type="checkbox"/>	5590197	December 1996	Chen et al.	380/24

#### FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
9116691	October 1989	WO	
9308545	April 1993	WO	
9608783	March 1996	WO	

#### OTHER PUBLICATIONS

"Cards On The Internet . . . Advertising on a \$3 Bill," by Gerry VanDenengel, World Card Technology, Feb. 1995, pp. 46-48.

"A Player Goes After Big Bucks in Cyberspace," by K. Epper, American Banker, May 5, 1995.

"A Difference Drummer on the Data Highway," by J. Kutler, American Banker, May 12, 1995.

"Internet Bank Moves Closer to Virtual Reality," by R. Meredith, USA Today, May 5, 1995.

"Dutch Software Concern Experiments With Electronic `Cash` in Cyberspace," by K. Strassel, Wall Street Journal, Apr. 7, 1995.

"Cash Just Isn't Flexible Enough," by N. Rosen, Daily Express, Feb. 10, 1995.

"Debit Cards Seen Poised For New Market," by B. Piskora, American Banker, Mar. 7, 1995, p. 16.

"Cash, Check, Charge--What's Next?, " by D. Bank, Seattle Times, Mar. 6, 1995.

"CyberSpace--Crafting Software that Will Let You Build a Business Out There," by A. Cortese et al., Business Week, Feb. 27, 1995, pp. 46-48.

"NetBill: An Internet Commerce System Optimized for Network Delivered Services," by M. Sirbe et al., Carnegie Mellon Univ., Feb. 27, 1995.

"Cash Card Creator Looking Beyond Mondex," by J. Kutler, American Banker, Feb. 9, 1995, p. 16.

"E-Cash: Can't Live With it, Can't Live Without It," by David Post, The American Lawyer, Mar. 1995, pp. 116-117.

ART-UNIT: 241

PRIMARY-EXAMINER: McElheny, Jr.; Donald E.

#### ABSTRACT:

In a bill delivery and payment system, users are able to access a server computer on

a communications network to obtain bill information and pay bills. For example, such a communications network may be the Internet or the World Wide Web thereof. Using a personal computer, a user can access a Web site provided by the server computer to view the bill information and instruct the server computer as to the details of the bill payment. In a second embodiment, without visiting the web site, users are provided with electronic bills containing bill information in the form of electronic mail (e-mail) at their e-mail addresses. After opening an electronic bill, a user can make the bill payment by replying to the electronic bill.

38 Claims, 13 Drawing figures



Generate Collection

Print

L1: Entry 3 of 10

File: USPT

Feb 29, 2000

US-PAT-NO: 6030000

DOCUMENT-IDENTIFIER: US 6030000 A

TITLE: Negotiable document having enhanced security for deterring fraud by use of a thermochromatic fingerprint image

DATE-ISSUED: February 29, 2000

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Diamond; Robert I.	Alpine	UT		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Diamond Security, Inc.	Alpine	UT			02

APPL-NO: 08/ 958146 [PALM]

DATE FILED: October 24, 1997

## PARENT-CASE:

This application, entitled A NEGOTIABLE DOCUMENT HAVING ENHANCED SECURITY FOR DETERRING FRAUD BY USE OF A THERMOCHROMATIC FINGERPRINT IMAGE, is a continuation-in-part of U.S. Ser. No. 08/933,624, filed Sep. 12, 1997 entitled A NEGOTIABLE DOCUMENT HAVING ENHANCED SECURITY FOR DETERRING GENERATION OF COPIES BY USE OF THERMOCHROMATIC INK, currently pending.

INT-CL: [07] B42 D 15/00

US-CL-ISSUED: 283/58; 283/57

US-CL-CURRENT: 283/58; 283/57

FIELD-OF-SEARCH: 283/57, 283/58, 283/74, 283/75, 283/78, 283/114, 283/113, 283/67

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	1383792	July 1921	Dickinson	
<input type="checkbox"/>	2500612	March 1950	Krogh	41/4
<input type="checkbox"/>	3447818	June 1969	Pizzol	283/7
<input type="checkbox"/>	3709524	January 1973	McKee et al.	282/22
<input type="checkbox"/>	3829133	August 1974	Smagala-Romanoff	283/58
<input type="checkbox"/>	4210346	July 1980	Mowry, Jr. et al.	
<input type="checkbox"/>	4227719	October 1980	McElligott et al.	
<input type="checkbox"/>	4227720	October 1980	Mowry, Jr. et al.	
<input type="checkbox"/>	4265469	May 1981	Mowry, Jr. et al.	
<input type="checkbox"/>	4310180	January 1982	Mowry, Jr. et al.	
<input type="checkbox"/>	4341404	July 1982	Mowry, Jr. et al.	
<input type="checkbox"/>	4351547	September 1982	Brooks, II	
<input type="checkbox"/>	5085936	February 1992	Herdman	428/337
<input type="checkbox"/>	5149140	September 1992	Mowry, Jr. et al.	283/93
<input type="checkbox"/>	5189292	February 1993	Batterman et al.	235/494
<input type="checkbox"/>	5263742	November 1993	Koch	283/78
<input type="checkbox"/>	5375886	December 1994	Tsuchiya	283/93
<input type="checkbox"/>	5575508	November 1996	Diamond	283/93
<input type="checkbox"/>	5591255	January 1997	Small et al.	106/21A
<input type="checkbox"/>	5613712	March 1997	Jeffens	283/78
<input type="checkbox"/>	5785353	July 1998	Diamond	283/67

#### OTHER PUBLICATIONS

Publication Entitled: "Primer on Security Features"; PRIMERSF, Apr. 4, 1994, pp. 1-6.

FormsTronics Sales Brochure Flyer Entitled: "FingerprntTsecurItY Sample"; Approximately Aug. 1997.

Copy of Check Form by FormsTronics (FTI 10195); Approximately Aug. 1997.

ART-UNIT: 372

PRIMARY-EXAMINER: Fridie, Jr.; Willmon

#### ABSTRACT:

A negotiable document having enhanced security for deterring fraud includes at least one thermochromatic fingerprint image printed with thermochromatic ink, wherein said thermochromatic fingerprint image will fade when heat is transferred to the image from a live human hand. The negotiable document further includes a warning clause that the negotiable document may be fraudulent without the thermochromatic fingerprint image.

10 Claims, 5 Drawing figures



Generate Collection

Print

L1: Entry 4 of 10

File: USPT

Apr 6, 1999

US-PAT-NO: 5893080

DOCUMENT-IDENTIFIER: US 5893080 A

TITLE: Disbursement system and method

DATE-ISSUED: April 6, 1999

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
McGurl; Daniel M.	York	ME		
O'Toole; Margaret	North Berwick	ME		
Herman; Helmar	Lee	NH		
Loomis; James L.	Durham	NH		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Bottomline Technologies, Inc.	Portsmouth	NH			02

APPL-NO: 08/ 506579 [PALM]

DATE FILED: July 25, 1995

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 705/40; 235/379, 340/825.3, 340/825.35, 705/35, 705/39

US-CL-CURRENT: 705/40; 235/379, 340/5.41, 705/35, 705/39

FIELD-OF-SEARCH: 395/230, 395/233, 395/234, 395/240, 705/30, 705/34, 705/33, 705/40, 705/410, 705/1, 705/35, 705/39, 221/9, 235/375, 235/379, 235/381, 340/825.3, 340/825.35

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

<input type="checkbox"/>	PAT-NO	ISSUE-DATE	PATENTEE-NAM	US-CL
<input type="checkbox"/>	4385285	May 1983	Horst et al.	382/119
<input type="checkbox"/>	4484307	November 1984	Quatse et al.	705/410
<input type="checkbox"/>	5121945	June 1992	Thomson et al.	283/58
<input type="checkbox"/>	5193055	March 1993	Brown et al.	705/33
<input type="checkbox"/>	5283829	February 1994	Anderson	380/24
<input type="checkbox"/>	5383113	January 1995	Kight et al.	395/240
<input type="checkbox"/>	5394469	February 1995	Nagel et al.	380/4
<input type="checkbox"/>	5465206	November 1995	Hilt et al.	395/240
<input type="checkbox"/>	5504677	April 1996	Pollin	705/45
<input type="checkbox"/>	5570465	October 1996	Tsakanikas	395/114
<input type="checkbox"/>	5727249	March 1998	Pollin	705/40
<input type="checkbox"/>	5745886	April 1998	Rosen	705/39
<input type="checkbox"/>	5793028	August 1998	Wagener et al.	235/380
<input type="checkbox"/>	5799087	August 1998	Rosen	380/24

ART-UNIT: 271

PRIMARY-EXAMINER: Cosimano; Edward R.

ABSTRACT:

A computerized payment disbursement system and method are provided. One embodiment of the method of the present invention includes storing in a computer database user-defined payment disbursement criteria associated with a plurality of types of disbursement transactions. At least one payment disbursement request corresponding to one of the plurality of types is received. At least one payment disbursement is generated based upon the criteria and the request by automatically determining which of the plurality of types corresponds to the request and automatically selecting from the storage means the disbursement criteria associated with that disbursement type.

25 Claims, 2 Drawing figures



Generate Collection

Print

L1: Entry 5 of 10

File: USPT

Dec 16, 1997

US-PAT-NO: 5699528

DOCUMENT-IDENTIFIER: US 5699528 A

TITLE: System and method for bill delivery and payment over a communications network

DATE-ISSUED: December 16, 1997

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Hogan; Edward J.	Bayside	NY		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
MasterCard International, Inc.	Purchase	NY			02

APPL-NO: 08/ 550822 [PALM]

DATE FILED: October 31, 1995

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 395/240

US-CL-CURRENT: 705/40

FIELD-OF-SEARCH: 395/226, 395/227, 395/239, 395/240, 395/242, 395/244, 380/24, 380/30

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	4799156	January 1989	Shavit et al.	
<input type="checkbox"/>	4823264	April 1989	Deming	395/239
<input type="checkbox"/>	5220501	June 1993	Lawlor et al.	
<input type="checkbox"/>	5265033	November 1993	Vajk et al.	
<input type="checkbox"/>	5383113	January 1995	Kight et al.	395/240
<input type="checkbox"/>	5420405	May 1995	Chasek	
<input type="checkbox"/>	5465206	November 1995	Hilt et al.	
<input type="checkbox"/>	5473143	December 1995	Vajk et al.	
<input type="checkbox"/>	5483445	January 1996	Pickering	
<input type="checkbox"/>	5532920	July 1996	Hartrick et al.	
<input type="checkbox"/>	5557518	September 1996	Rosen	395/244
<input type="checkbox"/>	5570465	October 1996	Tsakanikas	395/114
<input type="checkbox"/>	5590197	December 1996	Chen et al.	380/24

#### FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
9116691	October 1989	WO	
9308545	April 1993	WO	
9608783	March 1996	WO	

#### OTHER PUBLICATIONS

"Cards On The Internet . . . Advertising on a \$3 Bill," by Gerry VanDenengel, World Card Technology, Feb. 1995, pp. 46-48.

"A Player Goes After Big Bucks in Cyberspace," by K. Epper, American Banker, May 5, 1995.

"A Difference Drummer on the Data Highway," by J. Kutler, American Banker, May 12, 1995.

"Internet Bank Moves Closer to Virtual Reality," by R. Meredith, USA Today, May 5, 1995.

"Dutch Software Concern Experiments With Electronic `Cash` in Cyberspace," by K. Strassel, Wall Street Journal, Apr. 7, 1995.

"Cash Just Isn't Flexible Enough," by N. Rosen, Daily Express, Feb. 10, 1995.

"Debit Cards Seen Poised For New Market," by B. Piskora, American Banker, Mar. 7, 1995, p. 16.

"Cash, Check, Charge--What's Next?, " by D. Bank, Seattle Times, Mar. 6, 1995.

"CyberSpace--Crafting Software that Will Let You Build a Business Out There," by A. Cortese et al., Business Week, Feb. 27, 1995, pp. 46-48.

"NetBill: An Internet Commerce System Optimized for Network Delivered Services," by M. Sirbe et al., Carnegie Mellon Univ., Feb. 27, 1995.

"Cash Card Creator Looking Beyond Mondex," by J. Kutler, American Banker, Feb. 9, 1995, p. 16.

"E-Cash: Can't Live With it, Can't Live Without It," by David Post, The American Lawyer, Mar. 1995, pp. 116-117.

ART-UNIT: 241

PRIMARY-EXAMINER: McElheny, Jr.; Donald E.

#### ABSTRACT:

In a bill delivery and payment system, users are able to access a server computer on

a communications network to obtain bill information and pay bills. For example, such a communications network may be the Internet or the World Wide Web thereof. Using a personal computer, a user can access a Web site provided by the server computer to view the bill information and instruct the server computer as to the details of the bill payment. In a second embodiment, without visiting the web site, users are provided with electronic bills containing bill information in the form of electronic mail (e-mail) at their e-mail addresses. After opening an electronic bill, a user can make the bill payment by replying to the electronic bill.

38 Claims, 13 Drawing figures



Generate Collection

Print

L1: Entry 6 of 10

File: USPT

Apr 22, 1997

US-PAT-NO: 5622388

DOCUMENT-IDENTIFIER: US 5622388 A

TITLE: Postcard rank check

DATE-ISSUED: April 22, 1997

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Alcordero; Isabelo S.	Wachula	FL	33873	

APPL-NO: 08/ 500051 [PALM]

DATE FILED: July 10, 1995

## PARENT-CASE:

RELATED PATENT APPLICATION This is a continuation-in-part of patent application Ser. No. 08/409,159, filed Mar. 23, 1995, now abandoned the disclosures of which are incorporated by reference.

INT-CL: [06] B42 D 15/00

US-CL-ISSUED: 283/58; 283/57, 229/92.8

US-CL-CURRENT: 283/58; 229/92.8, 283/57

FIELD-OF-SEARCH: 283/57-59, 229/92.1, 229/92.8, 229/72, 229/92

## PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	2374723	May 1945	Barghausen	283/58 X
<input type="checkbox"/>	3950013	April 1976	Tagliaferri	283/58 X

## FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
8200844	October 1983	NL	283/58

ART-UNIT: 326

PRIMARY-EXAMINER: Han; Frances

ABSTRACT:

The invention is a bankable apparatus or post card bank check for sending payments or contributions by mail without the use of any letter envelope. The post card bank check may be used for personal check payments or it may carry with it the dollar value of the instrument of such denominations as the issuing banks may determine and as the buyer may choose for the purpose of sending money from the sender to the recipient. A security strip is provided for use when the payor wishes to conceal the account number. The postcard check may be negotiable as any other personal check or it may be non-negotiable and withdrawable only with the use of the recipient's own bank check making it a safe way to transfer money from a donor to a recipient

2 Claims, 15 Drawing figures



Generate Collection

Print

L1: Entry 7 of 10

File: USPT

Feb 13, 1996

US-PAT-NO: 5491325

DOCUMENT-IDENTIFIER: US 5491325 A

TITLE: Method and system for payment and payment verification

DATE-ISSUED: February 13, 1996

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Huang; Dorge O.	Chicago	IL	60609-1727	
Peterson; Robert B.	Oak Park	IL	60304	

APPL-NO: 08/ 339917 [PALM]

DATE FILED: November 15, 1994

## PARENT-CASE:

This is a continuation of application Ser. No. 07/935,021, filed on Aug. 25, 1992, now abandoned.

INT-CL: [06] G06 F 17/60

US-CL-ISSUED: 235/379; 340/825.34, 364/408

US-CL-CURRENT: 705/45; 235/379, 340/5.9

FIELD-OF-SEARCH: 235/379, 235/380, 340/825.34, 364/408

PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	3890599	June 1975	Simjian	340/825.34
<input type="checkbox"/>	3985998	October 1976	Crafton	235/380
<input type="checkbox"/>	3990558	November 1976	Ehrat	340/825.34
<input type="checkbox"/>	4630201	December 1986	White	235/379
<input type="checkbox"/>	4774513	September 1988	Bonnaival-Lamothe et al.	340/825.34
<input type="checkbox"/>	4974878	December 1990	Josephson	283/70
<input type="checkbox"/>	5044668	September 1991	Wright	283/58
<input type="checkbox"/>	5367148	November 1994	Storah et al.	340/825.34

ART-UNIT: 255

ABSTRACT:

A payment verification method and system includes the imprinting of code indicia, such as a bar code, on the face of a payment document, such as a stock certificate, check, or note. The bar code and a corresponding data file, is generated by an automated computerized process. The code indicia serves as an index to a corresponding data file in a database which can be communicated to a drawee banking institution serving as broker for the funds as identified in the check so that the institution has prior knowledge of information relating to the check. Such knowledge is used to verify the authenticity of the check and amount of funds committed. After the check has been honored by the brokering institution and returned to the issuer or drawer, a computerized system scans the bar code and records the receipt of the authorized instrument by updating the corresponding data file.

10 Claims, 5 Drawing figures



Generate Collection

Print

L1: Entry 8 of 10

File: USPT

Feb 2, 1988

US-PAT-NO: 4722554

DOCUMENT-IDENTIFIER: US 4722554 A

TITLE: Alternative-value paper refund form

DATE-ISSUED: February 2, 1988

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Pettit; Thomas G.	Palm Springs	CA		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
St. Ives Laboratories, Inc.	Rolling Hills	CA			02

APPL-NO: 06/ 900737 [PALM]

DATE FILED: August 27, 1986

INT-CL: [04] B42D 15/00

US-CL-ISSUED: 283/105; 283/56, 434/433

US-CL-CURRENT: 283/105; 283/56, 434/433

FIELD-OF-SEARCH: 283/67, 283/56, 283/57, 283/58, 283/59, 283/102, 283/103, 283/104, 283/105, 283/106, 283/107, 273/139, 434/433

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	Re13757	June 1914	Smith	283/100
<input type="checkbox"/>	876794	January 1908	Fritch et al.	283/100
<input type="checkbox"/>	1011549	December 1911	Yantis	283/105 X
<input type="checkbox"/>	1068118	July 1913	Fitzpatrick	283/58
<input type="checkbox"/>	1104310	July 1914	Price	283/57 X
<input type="checkbox"/>	1186047	June 1916	Sigsbee	283/103 X
<input type="checkbox"/>	1330217	February 1920	Rice	283/105 X
<input type="checkbox"/>	1429423	September 1922	Hamilton	283/105
<input type="checkbox"/>	1985834	December 1934	Lawrence	283/105 X
<input type="checkbox"/>	2109603	March 1938	Worth	273/139 X
<input type="checkbox"/>	2167305	July 1939	Kropp	283/105 X
<input type="checkbox"/>	2279164	April 1942	Gettleman	283/56 X
<input type="checkbox"/>	2309398	January 1943	Keller	283/105
<input type="checkbox"/>	3734544	May 1973	Fishkin et al.	283/56
<input type="checkbox"/>	4093276	June 1978	Debe	283/1R
<input type="checkbox"/>	4195864	April 1980	Morton et al.	283/56

ART-UNIT: 324

PRIMARY-EXAMINER: Bell; Paul A.

ABSTRACT:

A single sheet paper form contains upon a first side the complete face of a negotiable instrument, nominally a check. Upon the opposite second side are printed one or more coupons in an image area which is partially overlapping of the oppositely juxtaposed image area of the check upon the first side. Severance of the check from the entire form is required in order to negotiate it, simultaneously dividing the coupon(s) and rendering it (them) unredeemable. Alternatively, severance of the one or more coupons from the entire form is required in order to redeem such coupon(s), simultaneously dividing the check and rendering it non-negotiable. The benefits promised, amounts, conditions, exercise dates, and other parameters of the check and the coupon(s) are completely independent. Further elements including a contest entry blank may be incorporated upon either side of the form, and either in alternative or non-alternative relationship to existing form elements of check and coupon(s).

13 Claims, 4 Drawing figures



Generate Collection

Print

L1: Entry 9 of 10

File: USPT

Sep 3, 1974

US-PAT-NO: 3833395

DOCUMENT-IDENTIFIER: US 3833395 A

TITLE: CONTINUOUS FORM COMPUTER PRINT-OUT DOCUMENT PROTECTION SYSTEM

DATE-ISSUED: September 3, 1974

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Gosnell; Earl J.	Rochester	NY		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Burroughs Corporation	Detroit	MI			02

APPL-NO: 05/ 287837 [PALM]

DATE FILED: September 11, 1972

INT-CL: [] B41m 5/10

US-CL-ISSUED: 117/1; 117/1.5, 283/8, 283/9

US-CL-CURRENT: 156/67; 156/234, 156/76, 283/95

FIELD-OF-SEARCH: 117/1, 117/1.5, 283/8, 283/8A, 283/8B, 283/9R, 283/9A

PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	225748	March 1880	Dummer	117/1
<input type="checkbox"/>	776515	December 1904	Ives	117/1
<input type="checkbox"/>	1002600	September 1911	Morris et al.	117/1
<input type="checkbox"/>	1479534	January 1924	Curtis	283/9R
<input type="checkbox"/>	1588201	June 1926	Smith	117/1
<input type="checkbox"/>	1771612	July 1930	Block	117/1
<input type="checkbox"/>	2065605	December 1936	Moore	117/1
<input type="checkbox"/>	2262492	November 1941	Farrell	283/8B
<input type="checkbox"/>	2331575	October 1943	Simons	117/1
<input type="checkbox"/>	2382828	August 1945	Staneslow	117/1

ART-UNIT: 162

PRIMARY-EXAMINER: Katz; Murray

ABSTRACT:

A method of safeguarding the amount and/or signature of negotiable instruments such as a check or similar document from fraudulent alternation or forgery by providing a pressure transfer coating for application to the document to be protected during amount printing and/or signing thereof comprising a pressure sensitive tape having a release coating, a polyester or acrylic coating including fluorescent, colorless pigment and an amorphous silica, and a strata having a design with a brilliantly colored daylight fluorescent ink and a waxy-type coating thereon. The latter three strata are pressure released from the tape and transferred to the document over the amount or signature area to be protected, and then heated so as to cause penetration of the wax-like layer and deeper penetration of the amount indicia into the document fibers.

7 Claims, 6 Drawing figures

## End of Result Set



Generate Collection

Print

L1: Entry 10 of 10

File: EPAB

Apr 22, 1992

PUB-NO: EP000481135A1

DOCUMENT-IDENTIFIER: EP 481135 A1

TITLE: Financial data processing system using payment coupons.

PUBN-DATE: April 22, 1992

## INVENTOR-INFORMATION:

NAME

JOSEPHSON, STANLEY M

COUNTRY

US

## ASSIGNEE-INFORMATION:

NAME

REMITTANCE TECHNOLOGY CORP

COUNTRY

US

APPL-NO: EP90311349

APPL-DATE: October 17, 1990

PRIORITY-DATA: US18377688A (April 20, 1988), US39937689A (August 24, 1989)

INT-CL (IPC): B42D 15/00; G06F 15/30; G07F 7/10

EUR-CL (EPC): B42D015/00; B42D015/00, G06F017/60 , G07F019/00

## ABSTRACT:

CHG DATE=19990617 STATUS=O> There are disclosed herein methods and systems for affecting the accounting functions of debiting and crediting a bank's account records, a payor's bank account records and a corporation's accounts receivable or balance forward records with their customer's payments, and are based on the ability of a payment coupon with appropriate payor's authorization and necessary pre-printed machine readable data to create a variety of multi-function transactions. By combining all of the required data elements in a single payment coupon document at either the time of preparation or at the time of receipt of the payment coupon by the corporation, the requirement for subsequent redundant, labor intensive processes are eliminated. The single payment coupon becomes a multi-functional document which generates the transaction to effect the customer's accounts receivable or balance forward, the negotiable instrument to (1) credit the corporation's bank account and (2) debit the customer's bank account while creating a complete audit trail and accountability at each separate processing level. <IMAGE>



Generate Collection

Print

L2: Entry 1 of 2

File: USPT

Dec 16, 1997

DOCUMENT-IDENTIFIER: US 5699528 A

TITLE: System and method for bill delivery and payment over a communications network

DATE ISSUED (1):

19971216

Detailed Description Text (10):

In accordance with the invention, EBSC has negotiated with selected payees participating in the electronic bill payment service such that the payees no longer mail the bills to the subscribers of the service, but provide the billing data concerning the subscribers to bill capture device 150 which may be a conventional computer. In practice, this bill capture device could be made part of server computer 160. Payee computers 170-1 through -K communicate with device 150 pursuant to an agreed-upon protocol (where K is the number of participating payees), and periodically download the billing data to the device through transmission links or magnetic tapes. Device 150 collects and processes bill images from the participating payees after the images are created, but before they are printed, to extract the billing data.

Detailed Description Text (44):

Once the subscriber chooses to open a bill which has never been opened, its open status bit value is changed from "0" to "1" to reflect the new "opened" status. In addition, an acknowledgement message as previously described is sent to server computer 160 through network 110 after the bill is opened the first time.

Detailed Description Text (48):

The electronic bill payment service in this embodiment also provides for a grievance process whereby the subscriber may put the entire or a partial bill amount in dispute. To that end, the subscriber may enter for the payment amount, instead of the default value, any value from zero up to the bill amount, exclusive. Thus, if at step 831 the program detects that the payment amount entered is less than the default value, the program queries whether the partial payment is permitted by the payee, as indicated at step 832. If the response is negative, the subscriber is prompted for an explanation for the deficiency, as indicated at step 833. As mentioned before, the subscriber's explanation would be conveyed by EBSC to the appropriate payees. In any event, the payment is transmitted to server computer 160 in the form of reply e-mail through network 110, as indicated at step 835. The pay status bit value of the electronic bill just paid is accordingly changed from "0" to "1" to reflect the new "paid" status of the bill. The program then returns to step 809.

## End of Result Set



Generate Collection

Print

L2: Entry 2 of 2

File: USPT

Feb 13, 1996

DOCUMENT-IDENTIFIER: US 5491325 A

TITLE: Method and system for payment and payment verification

DATE ISSUED (1):

19960213

Brief Summary Text (14):

It is another object of the invention to provide an interactive payment system for printing all of the necessary elements of a negotiable instrument entirely from computer prepared data and menu items selected from stored graphics which can only be activated through a series of predetermined conditions.

Detailed Description Text (4):

FIG. 2 generally depicts a payment document in the form of a negotiable instrument 40 such as a check as generated by the issuer computer system 12. The check 40 represents a common format of a check with routing number 42 and account number 44 and check number 46 all in special font as known in the art. The check 40 also includes an index code 48 shown in the form of a bar code. The check 40 may be formed from a blank paper stock that may be any size, weight, quality or other specification suitable for the purpose. Perforations may be added to separate the check 40 from a portion (not shown) serving as a record of other information pertaining to the check as known in the art. The check number 46, drawee logo 50 and identification of issuer 52 are optional elements. The date 54, amount to be paid 56 and identification of payee 58 are generated by the issuer computer 18 and printed by the printer 24 as will be described later. The authorizing signature line 60 or other computer generated graphics are discretionary. The specific layout, fonts, number of elements and use of magnetic ink, as shown, are preferable but not necessary in carrying out the invention.

Detailed Description Text (10):

In block 86, the sorted unpaid invoices are temporarily stored whereafter the payment terms are compared to terms currently agreed to by the parties as stored in an updated vendor file as indicated in block 88. The computer 18 determines whether or not payment is due based on the current date of the search as indicated in block 90. When payment is not due, the process begins over again on another payment date or on another invoice data file if several invoice data files are used. However, when payment is due to a vendor, the issuer computer system 12 determines the discounts or adjustments needed to accurately state the payment amount. Any interest payments are also added or deducted from each invoice amount as shown in Block 92. After the correct amount owed to a vendor has been calculated, the amount calculated is stored as part of an original check record data file.